

This newsletter is published by the American Citizen Services Unit, U.S. Embassy, Kathmandu, Nepal.

Tel: 977-1-400-7200/7201
Email: consktm@state.gov

U.S. Citizen emergencies, after hours only
Tel: 977-1-400-7266/7269

American Citizen Service Hours:

1:30 to 4:00 pm, Monday through Friday, excluding holidays. To schedule an appointment:

<http://go.usa.gov/Yjc>

Website:

<http://nepal.usembassy.gov>

U.S. Department of State's Consular travel website:

<http://travel.state.gov>

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Meet

John L. Carwile Deputy Chief of Mission



John Carwile arrived in Kathmandu from U.S. Embassy Rome, where he was the Minister-Counselor for Economic Affairs. Prior to Rome, he was the Counselor for Economic Affairs at U.S. Embassy Baghdad (2009-2010) and at U.S. Embassy Ottawa (2006-2009). From 2002-2006, John served as the deputy principal officer at U.S. Consulate General Belfast, where he was the USG's first point of contact on the Northern Ireland Peace Process.

John was Deputy Chief of Mission at U.S. Embassy Bandar Seri Begawan from 2000-2002, which included Brunei's hosting of the Asia Pacific Economic Cooperation (APEC) summit. He has also worked in Ecuador, Italy, Malaysia, and Peru. John has served tours in the Department of State's Economic Bureau, and is an alumnus of the Foreign Service Institute's year-long economic training program.

John graduated from the College of Wooster and has a Masters degree from The Johns Hopkins School of Advanced International Studies. He has received Superior and Meritorious Honor awards from the Department of State. His languages are Italian and Spanish.

John is married to Karin Hauschild. They have two daughters.



Safely Trekking in Nepal

We strongly discourage solo trekking.

Team up or hire a guide.

The U.S. Embassy in Kathmandu strongly recommends that U.S. citizens do not hike alone or become separated from larger traveling parties while on a trail. Solo trekking can be dangerous, and the lack of available immediate assistance has contributed to injuries and deaths, while also making one more vulnerable to criminals. In separate incidents in 2010, two American women on popular trails were attacked and seriously injured while trekking alone. Foreigners have also gone missing while trekking alone. Extensive search efforts are not always successful in tracing the trekker's whereabouts. The safest option for trekkers is to join an organized group and/or use a reputable trekking company that provides an experienced guide and porters who communicate in both Nepali and English. U.S. citizens are strongly encouraged to register their itinerary before undertaking treks outside the Kathmandu Valley and enroll through the STEP Program (see below).

Further information on trekking safely in Nepal can be found at:

<http://nepal.usembassy.gov/service/travel-alerts-and-warnings-for-nepal/safely-trekking-in-nepal.html>

<http://www.travel.state.gov/>

<http://www.himalayanrescue.org/>

<http://www.taang.org.np/>

U.S. Messages to Americans

The Embassy wishes to remind American citizens that demonstrations are unpredictable, and can turn violent with little notice. Avoid large crowds and gatherings. Use good judgment and common sense when traveling, and be prepared for disruptions in transportation services. We recommend that U.S. Citizens monitor media coverage of local events for the latest information.

U.S. messages to Americans can be found at:

<http://nepal.usembassy.gov/mfe.html>

Welcome to Nepal!



Smart
Traveler
Enrollment
Program

For travel information and to register your trip, go to travel.state.gov. Please enter your email address so the Embassy can send you updated security information.

Have a safe trip!

Embassy of the United States of America
Consular Section
Maharajgunj, Kathmandu, Nepal
Post Box No. 295



Email: consktm@state.gov
Website: <http://nepal.usembassy.gov>
Please make an appointment at: <http://go.usa.gov/Yjc>
Note the capital "Y" in the web address.

Tel: +977-1-400-7200
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After hours: +977-1-400-7266, 400-7269
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Job Opportunities

With the U.S. Embassy
in Kathmandu, Nepal

[http://nepal.usembassy.gov/
about_the_embassy/job-
opportunities.html](http://nepal.usembassy.gov/about_the_embassy/job-opportunities.html)

With the U.S. Department of State

**Foreign Service Security Technical
Specialists**

Apply until November 20, 2013

www.careers.state.gov



The Affordable Care Act

Many Americans living overseas have questions about how the provisions of the Affordable Care Act (referred to by some as “Obamacare”) affect them. For full information on the legislation, you should visit www.healthcare.gov.

The Individual Mandate. Of particular interest to many Americans is the requirement in the Act that all Americans obtain health care coverage or pay a penalty. Americans living overseas are exempted from this requirement, so there is no need for overseas Americans to purchase health insurance on the new insurance exchanges (referred to as the “Marketplace”).

Moving Back to the United States. If you move back to the United States, you are required to obtain health insurance, either through employment (e.g., insurance provided by your employer or a union), an existing government program such as Medicare or Medicaid, or otherwise through the new health insurance “exchanges.” Although the open enrollment period on the exchanges is generally open for only a limited period of time each year, anyone can apply for insurance in the middle of the year when there is a “qualifying life event.” Among other things, moving from one state to another, or moving back to the United States from overseas, is a “qualifying life event” allowing you to purchase insurance in the middle of the calendar year.



Upcoming Holidays

The U.S. Embassy will be closed:

- ◆ On November 4 and November 5, 2013 in observance of Tihar.
- ◆ On November 11 in observance of Veterans’ Day.
- ◆ On November 28 in observance of Thanksgiving Day.
- ◆ On December 25 in observance of Christmas Day.



Special Rules Relating to Foreign Bank Accounts Held by U.S. Citizens

As many American citizens know, the U.S. Treasury Department has for many years required disclosure of certain foreign bank accounts held by U.S. citizens. In particular, accountholders must file Treasury Department form TD F 90-22.1 with respect to any year during which they held an account or accounts outside the United States and the cumulative balance of the accounts exceeded \$10,000 at any time during the year. This form must be filed even if the accountholder is not required to file an income tax return. The form and instructions can be found at <http://www.irs.gov/pub/irs-pdf/f90221.pdf>. Although this requirement does not impose any kind of tax on foreign accounts, penalties could apply for failure to timely file the form.

Recent legislation imposes new requirements on foreign banks that have U.S. account holders as well. The Foreign Accounts Tax Compliance Act, from 1 July 2014, will require foreign governments or financial institutions to report directly to the U.S. Internal Revenue Service account details of U.S. citizens. Failure to comply could result in special withholding rules on certain U.S. payments. Additionally, U.S. citizens with significant assets in foreign financial institutions may be required to file IRS Form 8938 with their income tax return. Form 8938 and instructions are available on the IRS' website at www.irs.gov.

For more information on this legislation, please see <http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA.aspx>

WANTED!

WARDENS & CO-WARDENS

for Zones 6, 9, 10, 11, 12 and 13

Are you an American citizen over 21 years of age living in Nepal in Zones 6 (Boudha), 9 (Kirtipur), 10 (Kopundol), 11 (Jhamsikel), 12 (Pulchowk/Patan), 13 (Bhaktapur)?

If you have forgotten your zone and/or you are interested in being a warden, please contact us at wardenktm@state.gov.

.. Do you have an email account and telephone?

.. Are you willing to help your fellow citizens?

If you feel you can fill these roles, please consider becoming a warden with the U.S. Embassy.

As part of our effort to serve American citizens living or traveling abroad, the U.S. Embassy has a warden system to assist American citizens, especially in times of emergencies. Wardens are volunteers who serve the US Citizens in the particular geographic zone where they live. Usually, we are able to communicate with most of the registered Americans citizens in Nepal via email or cell phone. However, if a natural disaster, personal crisis, or other emergency strikes; we look to our wardens for help.

What is a warden's responsibility?

- .. Assist the U.S Embassy in communicating important information.
- .. Notify the U.S. Embassy of American citizens who need assistance.
- .. Forward messages, as appropriate, from family members who have lost contact with an American citizen living in Nepal.
- .. Check on the welfare of American citizens in your area during a natural disaster or other times of crisis.

If you think you would like to volunteer for this important job, or if you would like more information about this program, please contact the U.S. Embassy at: wardenktm@state.gov.

Disaster Preparedness

What to Do During an Earthquake?

Did you know most injuries during earthquake are caused by the building itself and falling objects? Minimize your movement and use extra caution when entering or exiting buildings.



Indoors:

Drop, Cover, and Hold-On!

- ◆ Take the best cover you can find in your situation.
- ◆ Cover your head with your arms, and crouch.
- ◆ Stay away from glass, windows, outside doors and walls, and anything that could fall and injure you.
- ◆ Stay in your secure position until shaking stops.

Outdoors:

Stay there!

- ◆ Move away from hazards (buildings, streetlights, and utility wires) to the extent possible.

In a moving vehicle:

Stop as quickly as safety permits and stay in the vehicle!

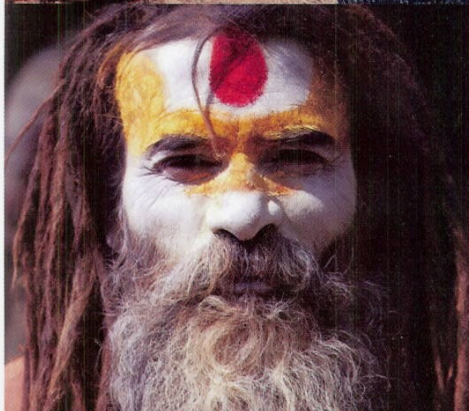
- ◆ Do not stop abruptly.
- ◆ By careful and avoid stopping near or under buildings, trees, overpasses, and utility wires.
- ◆ Proceed cautiously once the earthquake has stopped, watching for road and bridge damage.

Trapped under debris

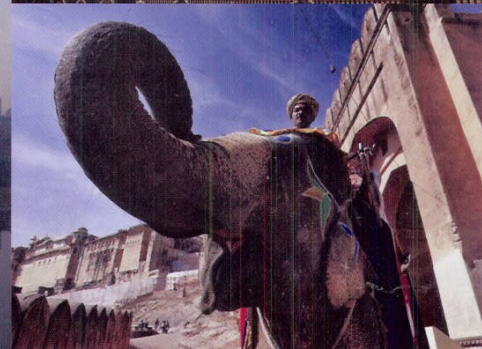
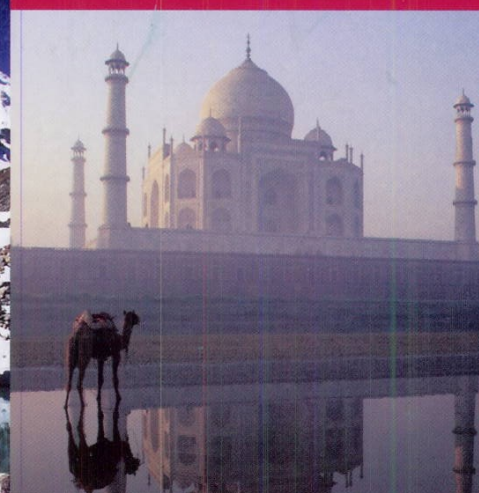
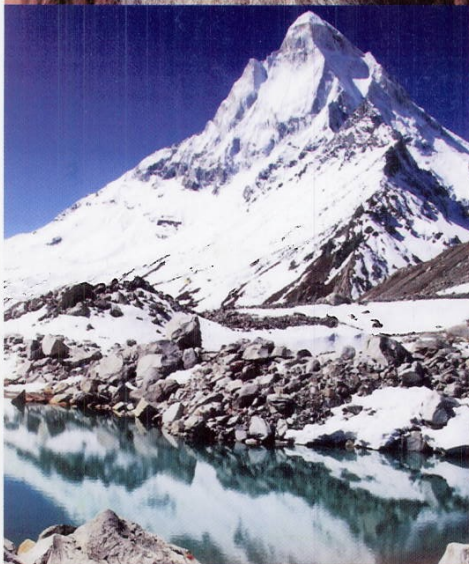
Do not light a match (gas and fuel leakage can cause explosions).

- ◆ Do not move or kick up dust. Cover your mouth with a handkerchief or clothing.
- ◆ Tap on a pipe or wall so someone can locate you. Use a whistle if one is available. Shout only as a last resort – shouting can cause you to inhale dangerous amounts of dust.

If you have any questions about this tip or have other disaster preparedness-related concerns, please contact the US Embassy, wardenktm@state.gov.



Are you
an American
Citizen visiting
South Asia ?



STAY INFORMED.

STAY CONNECTED.

STAY SAFE.

Tell us where you're going as you travel through this amazing region!

All American citizens are encouraged to sign up for our free Smart Traveler Enrollment Program (STEP). By providing the details of your stay in South Asia, you will automatically receive the most current safety and security information about your trip. In case of a local emergency or should we need to contact you because of an emergency at home, our Embassy and Consular personnel will be better able to locate and assist you.



<http://www.travel.state.gov/step>